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ABSTRACT

Scripts of public radio programs on the subject of paying for college are presented. They deal with various kinds of students and student financial aid, including work-study programs, state aid, Basic Grants, etc. The scripts are as follows: "Students Who Work and Go To College:" "Student (Myra Burns) Describes Struggle to Pay for College:" "Student at More Expensive School:" "George Koval, Financial Aid Officer:" "Students at UNI:" "Tom Butts, Director of the Bureau of Student Financial Assistance:" "Layton Olsen:" "Joe Case, College Scholarship Service:" "Ernest Boyer, Former Education Commissioner:" "George Koval on Unanticipated Consequences:" "Child on Saving for College:" "John Silber, Boston College:" "Ernest Boyer:" "David Brenneman, Brookings Institute:" "Carl Kaysen, M.I.T.:" "A Child's Views on Financing College:" "Jay Stampen and Ron Field, American Association of State Colleges and Universities:" "David Brenneman:" "Child on Saving Money:" "Stampen and Field:" and "George Koval." (SW)

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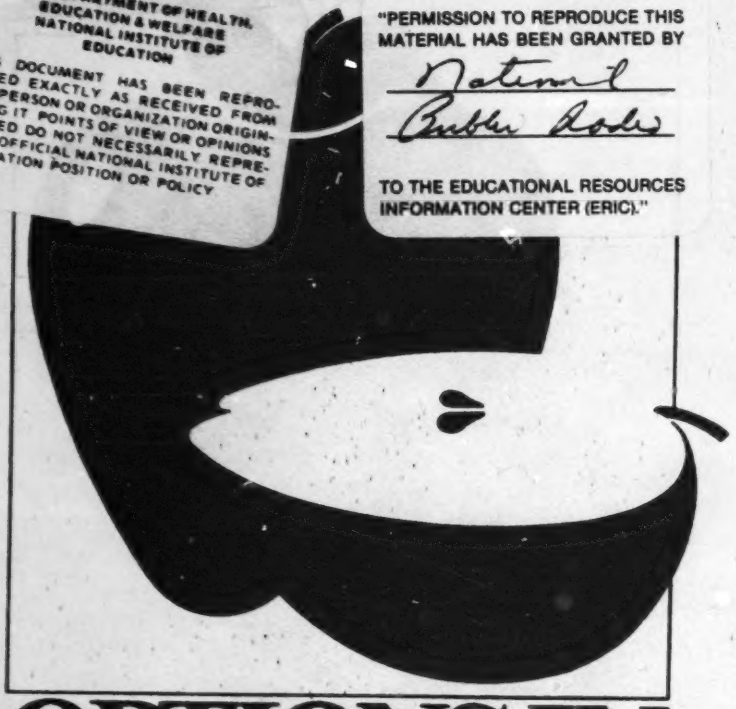

OPTIONS IN EDUCATION

takes listeners to the core of the issues

A co-production of
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TABLE OF CONTENTS

	PAGE
INTRODUCTION	1
STUDENTS WHO WORK AND GO TO COLLEGE	1-2
STUDENT (MYRA BURNS) DESCRIBES STRUGGLE TO PAY FOR COLLEGE	3
STUDENT AT MORE EXPENSIVE SCHOOL	3
GEORGE KOVAL, FINANCIAL AID OFFICER	4
STUDENTS AT UNI	5
TOM BUTTS, DIRECTOR OF THE BUREAU OF STUDENT FINANCIAL ASSISTANCE	5-6
LAYTON OLSEN	6
JOE CASE, COLLEGE SCHOLARSHIP SERVICE	7-8
ERNEST BOYER, FORMER EDUCATION COMMISSIONER	8-9
GEORGE KOVAL ON UNANTICIPATED CONSEQUENCES	10-11

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"PAYING FOR COLLEGE - PART I"

STUDENT: Hey, watch it, Ralph -- you're spilling food on my book!

EMPLOYER: Kid, I don't know how you do it -- read a textbook and wash dishes at the same time?

STUDENT: Oh, I have to. I've got to make enough money to feed the family and go to school.

EMPLOYER: Hey, why don't you apply for a grant or loan, and get some of the help you need?

STUDENT: A grant? A loan? I ...

EMPLOYER: Yeah. It's called 'study money'. The federal government has more grants, loans and work study programs than ever before ...

REINHARDT: The federal government is telling you it has lots of money you might be eligible for if you're going to college.

MERROW: How much money? Well, counting direct grants, loans and work study programs, the federal government is providing eight and a half billion dollars this year.

REINHARDT: States are providing another $850 million.

MERROW: Sounds like paying for college is easy -- but it's not.

STUDENTS WHO WORK AND GO TO COLLEGE

STUDENT: I have to work full time, attend school half time. It takes a long time to get a degree, to pay for college.

REINHARDT: Does having to work your way through college affect the kinds of courses you take?

STUDENT: Oh, for sure. You don't want to take anything that's gonna require a lot of extra study time, as far as hard science or something; you'll have to more or less realize that you don't have the time that a lot of students have for studying, so you have to -- not take the easiest courses, but find a happy medium, so that you're not bored, but you're not failing in the same respect.

REINHARDT: You go to school full time and you work full time. Does that mean you end up not getting some of the courses you need for your major?

STUDENT: Definitely. I have to change majors -- I had to do that once.

REINHARDT: Because of work?

STUDENT: Well, I was an applied design major here, and I found that there was a class that I needed that was offered only at one time. There

was no way I could get it, simply because I was working -- so I transferred to studio art instead.

MERROW: Their college -- the University of Maryland -- costs an in state resident about $3600 per year. That's a state university. Some private colleges cost as much as $10,000 a year. I'm John Merrow.

REINHARDT: I'm Barbara Reinhardt, for NPR's OPTIONS IN EDUCATION -- with a question -- how do people afford college?

MERROW: Lots of students -- over half on most campuses -- get some sort of aid. But some students never apply because they don't know about the programs.

MYRA BURNS DESCRIBES STRUGGLE TO PAY FOR COLLEGE

REINHARDT: Myra Burns didn't know -- so she had to work full time.

BURNS: I got up at 6:30 in the morning, and I got the two children, and sometimes there were three or four, dressed or diapered, fed them their breakfast, made their lunches and got them out to school. I ran in the shower, I got myself ready for school, got all my school books together, walked to school. I went to my classes, and then I worked five or six hours during the day on the campus. At that time, it was an English office. And, then made sure I was back home by 3:30 when the children would get home.

I got the children started on their homework, made up the shopping list, made dinner, went shopping, took the children to their friends' house or whatever -- I was basically in a lot of ways their mother. And this was a two career home. Got dinner on the table, the parents would come home, sort of smoothed out all the feelings between both sides. "Mommy, where have you been?" "Honey, I've been working ..." kind of thing. And, had to finish dinner and get back to school by seven for an evening class. Went to class from, sometimes seven to nine -- depending if there were one or two classes, stayed in the Language Lab (I was taking French and German) for an hour and a half, got to the library for the last hour and a half before it closed, ran home in the dark, and would basically study for three or four hours, and then start the whole thing over.

REINHARDT: When did you get to bed?

BURNS: I figured out that I was operating on about three or four hours sleep, and on the weekends, I could get maybe 8 or 9, and sort of catch up that way. But it was easy to see that I was operating on a sleep deficit the whole time.

It's hard enough just to go to work full time and to wash your dishes and pay your bills and have a little bit of you left over for a social life. But when you add the extra commitment to school, there's so much more, and you get really tired; you get tired fast. And you find that not only do you not have the financial stamina, but you don't have the emotional stamina to get you through. And the years start adding up, and then all of a sudden you say, "My God, I've been doing this for five years and I still don't have a degree."

MERROW: She goes to a public university where costs are relatively

low. You might expect it to be even more difficult for students at expensive, Ivy League schools -- schools like the University of Pennsylvania, where the average cost is $9,000 a year.

STUDENT AT MORE EXPENSIVE SCHOOL

REINHARDT: Winnie, you are a work study student. How many hours a week do you work?

STUDENT: About 15 hours.

REINHARDT: And how much an hour do you make?

STUDENT: Three fifty.

REINHARDT: So how much, all together, do you have in the way of financial aid, counting your work study program?

STUDENT: Just about -- almost my entire tuition for the University of Pennsylvania. Last semester I paid, like, $100 -- and this semester, I'll probably have to pay $100, too, but compared to what other people have to pay, I'm definitely satisfied. I think it's a great program, work study. Well, for myself, it gave me an opportunity to take on responsibilities that otherwise, just -- taking a job, like working at the library or maybe watching a door at one of the dorms; you have responsibility, but you don't get to work with people, and when I work with people, you know, I get more enjoyment out of it.

REINHARDT: It almost sounds as if a person is needy, I mean, even somewhat needy, I mean, even somewhat needy -- just low, middle income, or just middle income at all -- he can get assistance and go to the University of Pennsylvania and have to pay almost nothing.

STUDENT: That's right. I'm really happy -- sometimes I don't understand how they can do something like that, but, I mean, I'm definitely happy that there's a program like that.

REINHARDT: How much does your family make?

STUDENT: Well, it's only my mother; my father died, and she makes, I guess, around $12,000 a year. I mean, there's no way I could even think of coming here; I mean, that would be her whole entire income would be my tuition. So far, I'm totally satisfied with, you know, my position here.

MERROW: Winnie Prindergast, a sophmore at the University of Pennsylvania, an Ivy League college.

REINHARDT: She's a traditional student -- single, right out of high school, lives at home when she's not at college.

MERROW: Students who don't fit in to that mold are likely to have trouble getting financial aid. For example, single parents.

REINHARDT: Or, students who have severed ties with their parents.

Not only will they not get money from home; they might also have trouble getting enough help from the college.

GEORGE KOVAL, FINANCIAL AID OFFICER

MERROW: George Koval, the Financial Aid Officer at the University of Pennsylvania.

KOVAL: You almost don't recognize independence, per se, only because you can't afford to. You really -- we still adhere to the policy, it's the family's responsibility to pay for an education; we judge their ability to pay rather than their willingness, so that we in fact, expect the families to contribute when there is the ability to do so.

REINHARDT: What if a family has the old viewpoint -- your college education is your responsibility; when you're 18 years old, if that's what you want, then go get it. But you pay for it yourself.

KOVAL: Normally what happens there is we will evaluate the student as a dependent student, give him is normal, or her normal, financial aid; the difference, then is usually given in the forms of additional loans or work. Very rarely, if ever, do we provide institutional scholarship money for students who come from families who have ability to pay.

What happens is you would end up, if you just took 100 students who in fact, would not qualify for aid, who become independent based on federal guidelines, and all that means is not living at home for three consecutive years, and now it's two consecutive years, not getting $750 in support or not being claimed. All the parent is giving up, basically, is what -- $1,000 deduction on the income tax statement, and by giving up that thousand dollars, they could be eligible for $8,000 in financial aid, and most parents would be willing to make that sacrifice. So it would take 100 students who weren't getting aid last year who now become independent, who get $8,000 apiece, and that's $800,000 for 100 students. And we really can't afford to have that kind of a luxury, and what we try to tell the students is if you want to be independent, that's fine, we applaud you, but that doesn't mean you shift the responsibility of dependency from parents to the school. If you want to be indepdent, you know, you're going to be independent, which means basically a lot more loans and a lot more work.

MERROW: George Koval, the Financial Aid Officer at the University of Pennsylvania, in Philadelphia.

STUDENT WHO KNOWS HOW TO WORK THE SYSTEM

STUDENT: I guess I'm a little different than normal in the sense that I understand the economics and the financial aspects of it all, so that it doesn't bother me to borrow money because borrowing is what really all the corporations do -- that's how you finance growth.

REINHARDT: He knows the system, and you pretty much have to -- to get the financial aid you're entitled to.

MERROW: So here's a short course in how the system works.

REINHARDT: It begins with a single application, which is a key to the whole process.

MERROW: Any student whose family income is under $25,000 is eligible. You fill out the form and send it off to be analyzed. It comes back telling you how much your family is expected to contribute.

REINHARDT: The analysis takes in to consideration family income, number of kids in the family, savings, value of property, mortgages and so forth.

MERROW: If the family's expected contribution is less than $1800, you're entitled to a basic educational opportunity grant, to bring you up to that level -- $1800.

REINHARDT: After the basic grant is computed, the college Financial Aid Office takes over.

MERROW: Some colleges offer more than others -- which, by the way, is why students shop around before deciding which to attend.

REINHARDT: College Finnancial Aid Officers have a whole package of programs you might get help from -- federal supplemental grants, state scholarships, work study programs, the college's own grants, and low interest loans.

MERROW: These are all based on need, except for the federally guaranteed student loan program. That, anyone can take part in.

REINHARDT: It sounds great -- one form, one office to go to.

MERROW: But students complain about red tape.

STUDENTS AT UNI

STUDENT: I know that filling out those forms was a real hassle for me, and for what I got out of it, which in my case was nothing -- it didn't seem like it was worth my while, and I'm sure that other people get that impression, too.

STUDENT: The forms -- at first intimidated me, so I didn't want to go through all the bother of the paperwork and all this stuff, but once we did, right when I was an incoming freshman, and I saw what I could get for just doing that, then from then on every year, it's been pretty easy to do, because I know that I'm going to get something back.

STUDENT: Initially I wanted to know about what kind of scholarships were available, and the answer I got was, "Take this form home, fill it out, and then come back and see us", you know, so there really was no offer to go over it with me, to explain it to me; nothing on that order. And since it was the first time I'd ever come in, I needed more of an introduction, I think, for what to expect there.

MERROW: Last year, 34% of the forms were filled out incorrectly. That could be the students; then again, it might be the form itself.

TOM BUTTS, DIRECTOR OF THE BUREAU OF STUDENT FINANCIAL ASSISTANCE

REINHARDT: Tom Butts, the federal Chief Financial Aid Officer, says the old form was poorly written.

BUTTS: Well, one of the problems with the form was its complexity, and the language in it. For example, in the '79-80 form, just -- I'll give you a sentence. It starts out:

"Information collected on application form, subsection E-3 of the Privacy Act of 1974 (5 USC 552-A) (E) (3) requires that an agency inform each individual whom it has to supply information; one, the authority for ..."

REINHARDT: Okay, I quit! Now what was it really trying to say?

BUTTS: Well, what it's trying to say is what we're saying on the 1980-81 application, which is information on the Privacy Act. The Privacy Act of 1974 says that each federal agency that asks you for information must tell you the following: one, its legal right to ask for the information and whether the law says you must give it; two, what purpose the agency has in asking for it and the use to which it will be put.

REINHARDT: In other words, this is just trying to tell you what this information would be used for or what your rights are.

BUTTS: Common sense instructions.

REINHARDT: So a student having to fill out an application form, like the former, could easily be intimidated or just think, "I don't understand this, it's not worth it."

BUTTS: That's certainly possible, and it's one of the major areas with which we were concerned, and why we felt it was necessary to change the form so dramatically.

MERROW: Tom Butts, Acting Director of the Bureau of Student Financial Assistance in the Department of Education. He says the new form is an improvement, but Layton Olsen says it has problems, too.

LAYTON OLSEN

OLSEN: Well, one particular difficulty is that persons are able to file for federal basic grant money by using the form at the American College Testing Program or the College Scholarship Service, and the box that you check off to apply for that is way down at the end of this long four page form. Oftentimes, by not putting that right up at the front, the persons get down to the bottom, think they're applying for federal grant money, and yet, they have not really checked that box, and they're only really eligible then for the money from a particular school that this private form is sent to.

REINHARDT: If the student makes an error, can't he receive his application back and, say, fix it, and then send it in again?

OLSEN: Yes. A student can; it takes about four weeks to get it back in the mail to you, and then you have to send it back -- so that you may have about a six week delay; only about three-quarters of the persons, however, who send it back the second time are actually able to get through at that point.

REINHARDT: You mean at least a quarter of those have something wrong with their form the second time?

OLSON: Yes. A mistake, a lot of persons get back the initial letter saying you did not fill in all the information we need, and they think they have been rejected for money itself, so we have some dropouts right there.

REINHARDT: Who really does lose out in all of this change?

OLSON: There are a lot of persons who do not even file federal tax returns -- so they're even less prepared; they are very afraid of the government, they don't like to disclose family income, these are the persons that federal financial aid programs were most designed to help -- and those are the persons who have the most trouble with the system.

MERROW: Layton Olson, Vice President of the National Student Educational Fund in Washington, D.C.

REINHARDT: Let's say you get that form filled out correctly, and you send it off to the processing center where the all important decision is made about how much your family is expected to contribute.

MERROW: Just how reliable is that process? Do some students lie about their parents' assets? What happens if they get caught?

REINHARDT: We hear that lots of families find out they're expected to contribute much more than they believe they can. What about that?

JOE CASE, COLLEGE SCHOLARSHIP SERVICE

MERROW: Joe Case of the College Scholarship Service.

CASE: Now the need analysis process proceeds in this way -- in looking at income, for example, of the parents, allowances are made for taxes, U.S. income taxes, Social Security tax, state and local taxes; allowances are made also if it's a two parent family and both are employed, or if it's a one parent family and that parent is employed, then there are additional costs involved in being a worker. So allowances are made there.

Also, if there are unusual expenses, such as excessive medical costs, this enters in to the picture.

REINHARDT: What about -- let's take a single parent, a woman who has three small children, she wants to go back to college, she owns a $50,000 home or is paying on a $50,000 home, and that's looked at; that's considered as part of her assets, but maybe they say she can pay $3,000 in large part because of this home, but, she really can't because she can't be working full time, taking care of the children, and also going to school.

CASE: Well, one of the problems is exactly the budget construction process. If it's an independent student who's older and who's been out on his or her own, there is an accustomed standard of living, and frankly, financial aid budgets can't accommodate all of that. They typically can address the costs involved in direct educational expense, they can have a go at the expenses involved in supporting the family -- but for an independent

student who is older, to go back to college, it really does, oftentimes, mean an alteration of lifestyle.

REINHARDT: You get $2.6 million applications a year. On those, there are going to be some students who have lied. How do you tell when a student has lied?

CASE: Our job, as we see it, is to analyze the data that are given. Now if there are discrepancies in the data, which can be detected by computer edit ...

REINHARDT: In other words, on one line, he said his father made $25,000, but over here, the amount of tax he paid was $20,000.

CASE: That's a good example, so that there's a discrepancy, say, between income tax paid and income.

REINHARDT: But of course, those things would have to be right in the application, and a student who is very clever can make sure that they are consistent.

CASE: Now, in terms of what we do, that is the extent of what the College Scholarship Service does. Once the form gets to the college, the College Aid Administrator has to review it, and an increasing practice of Aid Administrators is to request a copy of the parents' or the student's 1040, and that may also be -- I hate to say it -- but fellow students may observe your lifestyle versus theirs, and if they're aware that you're on financial aid, they may ask, or inquire.

REINHARDT: You do get students coming in?

CASE: Oh, occasionally that will happen -- on a campus, there are criminal penalties involved, if federal funds are involved.

REINHARDT: You can go to jail?

CASE: Yes, you could, and you could also be fined. A less severe, but perhaps as burdensome a penalty is that you'd have to repay all of the aid that you've received -- at once.

MERROW: Joe Case of the College Scholarship Service in New York City.

REINHARDT: Complex forms, red tape, bureaucratic foul ups -- former Commissioner of Education Ernest Boyer says they're predictable and unavoidable. From his position of hindsight, he left the Office of Education in June of 1979. Boyer sees a large federal student aid program as fundamentally illogical.

ERNEST BOYER, FORMER EDUCATION COMMISSIONER

BOYER: On a very practical side of this, it makes no sense to me to say we're going to keep raising the tuition, but never mind -- because we're

going to put on a nice big federal program that's going to relieve the pain, especially for the lower income. The reason I feel so strongly about that is that I tried to adminster these programs for a couple of years, and I know that even with the best of efforts, it's administratively very difficult, and there's endless waste involved. I mean, hundreds of millions of dollars are lost through over award or through loans that you can't collect, and this is with a lot of goodwill and a lot of hard effort. I mean, the machinery of this that goes to three or four thousand institutions, and millions of young people -- the logistics are so difficult, there's no way for it to be efficiently run and for accountability to be complete.

REINHARDT: What kinds of things did you see when you were there?

BOYER: Well, I saw, for example, a student loan program that had about four to five hundred million dollars that hadn't been collected, with a default rate that had gone up to about 13 or 14%, and in the other loan program, the campus loan program which had never been looked at -- we discovered that was up to 18%.

When we came in, we said, "Well, that one's running well because the campuses are administering that; it's only the federal government that doesn't know how to run anything. When we ran a sample, we discovered a default rate on some campuses of 50 and 60%. That was even in worse shape than the one the federal government was running.

REINHARDT: So you made efforts to clean it up, right?

BOYER: Sure. That's right. We worked day and night, we hired collection agencies, we set up banks of phones. I was in the San Francisco regional office, and there were six people working hotlines, calling students who had defaulted, and saying, "You better collect" -- but that was a priority, and we did bring down the national loan program from a 13% default rate to a 10% default rate in about 18 months.

But I just have to say then that other priorities occur. That staff is cut, and immediately then, that loan default rate starts drifting back up, and in a year or two, somebody finds out about it, it's another big scandal, so you turn on the heat, and it goes down again. It's inherent in the system that it's not going to drive itself efficiently, I think.

Then, on the grant program, which everyone said, "Well, that one's working." What happened? We did a computer check on all the applications of students who were applying for a basic grant. That had never been done before. Over 30% of the applications were rejected by the computer. Now, upon further check, we discovered that about at least half of those were rejected because the form was incorrectly filled out. But anywhere from 15 to 20% of those applications shows that the students were getting overpaid. After all, there wasn't even any way they could put anything in to that form that would make them eligible, and there was evidence that some students were filling out four and five basic grant applications, until they ...

REINHARDT: For different institutions?

BOYER: Well, no, no -- until they found the magic formula that would

make them maximally eligible. And now all we can do -- then we started a program of spot auditing the applications, but up until that went in, no one ever checked and asked the students whether this was absolutely the correct status of their financial condition.

So you could say, "Well, my family doesn't earn by $10,000 a year", and that went in to the computer, and you got your basic grant award.

REINHARDT: And even today, I have heard students say, "Look, they validate only one out of ten, so you've got a 90% chance of making it."

BOYER: Sure. So we started a sampling of the audits, but it's still a nine out of ten chance of beating the system by putting on that application anything you want -- and that's just recently started. So I'm saying that the system of administration of these very complicated programs at the national level leads to hundreds of millions of dollars of lost income that more profitably could be used for other purposes. So I just am skeptical, and I'm more skeptical now than I was three or four years ago about the nicety of a federal program to relieve the financial pressures as we keep jacking up tuition.

MERROW: Former Education Commissioner, Ernest Boyer. He's now President of the Carnegie Foundation for the Advancement of Teaching.

REINHARDT: The federal government is relatively new in the business of providing financial assistance to college students. The effort began in the late sixties on a small scale, became a major venture in 1972. The goals were to help low income students go to college, and to help the colleges at the same time.

MERROW: Ernest Boyer says there have been unanticipated consequences, like an inefficient bureaucracy and opportunities for fraud.

REINHARDT: There may be other unanticipated consequences, as well. George Koval.

GEORGE KOVAL ON UNANTICIPATED CONSEQUENCES

KOVAL: It's becoming too easy, really, for students to borrow, and they're getting in debt, and we're finding here at Penn, for instance, that the average student, once they leave Penn, will probably, be on the average, $7,000 in debt -- and if they decide not to work, that could be somewhere between $7,000 and $16,000 in debt, before they even go on to graduate school.

REINHARDT: What's going to happen? Are they going to be able to pay that back?

KOVAL: They're gonna have a problem where, especially when they go into the professional schools -- the medical, dental, where you're getting averages of $35 to $40,000 indebtedness at the graduate level, and you couple that with the $7 to $15,000 undergraduate, you get married to somebody who has the same combination, and you could have $100,000 indebtedness before you get involved with your mortgage. So I'm not sure what's going to happen;

I'm not sure I want to be around when that happens. And I don't think anybody really has done any studies to really follow what, you know, what's going to happen down the road and what this might mean to the economy and the students involved -- and it may be forcing the students into certain kinds of professions that they may not want to get in to. Instead of practicing one place, they may go to another because of the financial rewards rather than just the self satisfying benefits of a job.

REINHARDT: Or, they may go to a different, get in to a different graduate school from the very beginning because a professional degree will cost $40,000, but you can go someplace else and get, you know, a masters or a PhD and get a teaching assistanceship and come out owing a great deal less than $40,000.

KOVAL: Except the problem there, though, Barbara, is that there aren't that many assistanceships available, and there aren't that many jobs available for the PhD and so forth, so they're really caught in a Catch 22, and it's a matter of, you know, is a $40,000 indebtedness easier to pay off if you're a doctor or dentist than a $25,000 indebtedness if you're a PhD candidate looking for a job in, you know, pick out any profession. But it really becomes difficult, and I'm not sure what's going to happen.

MERROW: George Koval, the Financial Aid Officer, at the University of Pennsyvlania.

REINHARDT: Some issues go beyond a student's raising money to pay tuition, room and board. There's the struggle between the supporters of low tuition who say that raising tuition keeps poor people out of college, and those who want higher tuition and more federal aid per student, because they say that will help the more expensive, private colleges survive. People call this the sturggle between choice and access.

MERROW: We'll talk about that struggle in the next edition of OPTIONS IN EDUCATION.

MERROW: Do you want to go to college?

CHILD: Yeah, sure.

MERROW: Who's gonna pay for it?

CHILD: Huh? My mother.

MERROW: You're sure now.

CHILD: Yeah.

MERROW: Do you know how much it costs?

CHILD: No, I don't got no idea.

MERROW: Let me tell you -- when you are old enough to go to college, it's going to cost you maybe $10,000 a year.

CHILD: Well, it might be that my mother and my father have to pay it.

MERROW: Or maybe you'll have to pay it.

CHILD: Huh?

MERROW: Maybe you'll have to pay it.

CHILD: Who knows?

MERROW: Suppose I told you that the only way you'll be able to go to college is if you get a job. Would you get a job?

CHILD: Sure.

MERROW: What kind of work?

CHILD: Lawyer!

MERROW: But you can't be a lawyer until you finish college.

CHILD: Well, who knows?

MERROW: Thank you.

REINHARDT: This report is part of a longer series about colleges, including programs about cheating, Madison Avenue techniques to attract students, and technology on campus. The printed transcript of all six programs cost $6.

MERROW: The cassette recordings of the six part series cost $18.

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REINHARDT: OPTIONS IN EDUCATION is written and produced by John Merrow; Mary Rouse is our Associate Producer, and Rebecca Goldfield is our Assistant Producer. Some of the material for this program came from Wayne Jarvis, KHKE/KUNI, Cedar Falls, Iowa. Our engineers are Jude Franco, Mary Kersius, Jim Anderson and Karen Bleckman. I'm Barbara Reinhardt.

MERROW: I'm John Merrow, and this is NPR -- National Public Radio.

Program No. 243: "PAYING FOR COLLEGE, Part Two"

TABLE OF CONTENTS

	PAGE
INTRODUCTION	1
CHILD ON SAVING FOR COLLEGE	1
JOHN SILBER, BOSTON COLLEGE	2
ERNEST BOYER	3
DAVID BRENNEMAN, BROOKINGS INSTITUTE	4
CARL KAYSEN, M.I.T.	4-5
A CHILD'S VIEWS ON FINANCING COLLEGE	6
JAY STAMPEN AND RON FIELD, AMERICAN ASSOC. OF STATE COLLEGES AND UNIVERSITIES	7
DAVID BRENNEMAN	8
CHILD ON SAVING MONEY	9
STAMPEN AND FIELD	9-10
GEORGE KOVAL	10

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"PAYING FOR COLLEGE, 2"

CHILD ON SAVING FOR COLLEGE

MERROW: I have a question about college -- do you think you'll go to college?

CHILD: Yes.

MERROW: Okay. The question I have is -- how will you afford it? Because right now college costs about, oh, $5,000, maybe $6,000 a year. But when you're ready for college, it's going to cost, oh, maybe $10,000. What will you do to pay for it?

CHILD: Um ...

MERROW: Now I'm not trying to make you worried; I just want you to think about it a little.

CHILD: Okay. I would have to get a job, and start saving up a long time in advance.

MERROW: What kind of a job?

CHILD: A high paying one!

REINHARDT: Maybe that sixth grader will get a high paying job and save enough money to pay for college. He'll probably be able to get some state or federal assistance, too.

MERROW: But what kinds of colleges will he have to choose from? How many of the 3,000 colleges and universities will still be open six years from now?

REINHARDT: Paying for college involves a lot more than student jobs and student scholarships. Where money comes from, and what kind of colleges get that money are also crucial issues. I'm Barbara Reinhardt.

MERROW: I'm John Merrow, for NPR's OPTIONS IN EDUCATION, with the second part of our report on money and colleges.

REINHARDT: This year, more than $14 billion in student aid is available -- from colleges themselves, from states and from several federal programs, including the GI Bill, Social Security, the Basic Educational Opportunity Grant Program, and government loans.

MERROW: Much of the aid goes directly to the students who then vote by choosing which college to attend -- a public college or a private one.

REINHARDT: Private colleges cost a lot more than public ones. The difference can be as much as seven or eight thousand dollars a year.

MERROW: Is it fair to ask private colleges to compete directly for students with the less expensive public colleges? Many private colleges have

had to struggle to survive, have had to strengthen their programs to continue attracting students. We asked Boston University President, John Silber, whether private colleges really are losing out, if, with a little struggle, they end up with better programs.

JOHN SILBER, BOSTON COLLEGE

SILBER: Well, why don't you just go in to Chinese water torture, and see if we couldn't survive that, too; maybe we could work underground. What's the obstacle? I mean what is your objective in supposing that the highest issue of national and state educational policy should be to disadvantage the independent sector of higher education as much as possible just to see whether or not it can survive? That seems to me to come under the heading of sadism and stupidity. It is obviously important to allow young students in the United States access to higher education, but access is a pretty hollow thing if it is only access to one kind of institution; namely, a state institution that has no particular curricula focus, that is simply the usual cafeteria of a hundred or two courses that a student can take, instead of an institution of a different sort with a particular thrust.

Now, in Massachusettes for example, if a student wants to study music, there is not any state institution of remotely the quality of the New England Conservatory or Boston University. So you say, "Well, there should be educational opportunity in the state of Massachusetts" -- except if you want to be a music student. If you want to be a music student, then you can't afford to go to Boston University or the New England Conservatory, so you can afford to go to Boston State College or Lowell or someplace else, but you've lost your advantage for the greatest quality educational program in your field of interest.

Now I don't see the point in taking pride over the fact that the independent sector has survived, despite all the disadvantages that have been thrown at it. It's true -- we have -- and it won't be much longer until we start going under in great numbers. We lost Cardinal Cushing College in Boston, a 400 student college for women. That was a lovely place to send a child who was not very mature, who wasn't ready to be thrown out on the streets of New York or Boston to make it on her own. It was a wonderful place to allow additional maturation for a certain type of individual. That opportunity is gone; it will never return in Massachusetts. It is lost forever.

So they didn't make it — and there is an increasing number of independent colleges and universities going under. Now to come along and blindly suggest, "Well, what's wrong? What's so bad about it? You seem to survive" -- is to talk about survival just at the brink of disaster; it's like somebody who is hemmorhaging to death, "Well, what's wrong with having your neck cut off? You haven't died yet." Given another three or four seconds, and they'll manage to achieve your objective.

MERROW: John Silber, President of Boston University. The fact is the federal government has helped private colleges survive. It's done that most recently by giving financial aid to students.

REINHARDT: That aid sometimes allows the student to afford the higher tuitions at private colleges. It also allows low income students who might otherwise not be able to go to college to get a degree.

MERROW: The theory behind federal aid to students -- they're not the

only ones who benefit from their education. Ernest Boyer, former U.S. Commissioner of Education:

ERNEST BOYER

BOYER: Those who do not, who have the potential and who do not continue their education become, to that extent, a liability; in a selfish fashion, you end up paying for that liability. On a more altruistic side of it it, you are probably denied some contributions that are going to directly or indirectly benefit you, even though that's not your kid. What that student does may save your life someday, it may make your city a safer place, it may cause you to have less taxes because the person is able to work, instead of go on relief. Those are the kind of hard headed outcomes of investing in my neighbor's child, you see.

REINHARDT: But costs are still increasing, and we have to do something.

BOYER: Sure. I'm in favor of student aid. I was Commissioner of Education when we increased dramatically student aid. I helped author the so-called Middle Income Student Assistance Program, which increased the basic grant program for families up to $25,000 incomes. And for better or for worse, we took the lid off the loan program, so that any family can borrow with federal subsidy.

I'm in favor of that; I only suggest, however, that I don't like, as public policy, jacking up, continuing to jack up the price, and then say, "Hey, now, why doesn't the federal government, through taxes, cover it for us?" In other words, it's tending to feed on itself, and the main concern I have about the federal student aid program; it's an invitation for colleges to jack up their costs again to students, to say, "Well, the government is going to cover it for you, so we'll increase our tuition." Then when that goes up, they come back to the government and say, "Hey, our tuition has gone up -- you better jack up the costs, or the payments from the government."

So I just think that escalation is getting out of control. I'd rather accept some rational policy that says the students should only pay a percentage of this, and put some kind of cap on that, and then let the student loans or grants available for the poorer families who just don't have that much. But let's not accept the notion that we're going to cause students to pay the whole freight and then get the government to give them the money. I think that's terrible.

MERROW: Former U.S. Commissioner of Education, Ernest Boyer. He's now President of the Carnegie Foundation for the Advancement of Teaching.

REINHARDT: Boyer favors keeping tuition low at public colleges, in order to preserve what's usually called "access" -- that is, the opportunity for anyone, no matter how poor, to go to college.

MERROW: In fact, the debate about how to help colleges and students is often defined in terms of "access" versus "choice". Choice means having a range of colleges to choose from. Choice is also a kind of code word, a way of saying that we need private colleges, as well as public ones.

REINHARDT: Achieving choice and access — that's the problem.

MERROW: One way to achieve access is to keep tuition low at the public colleges. But then, students -- or lots of them, anyway -- will decide not to go to the more expensive private colleges, and they'll go out of business.

REINHARDT: David Breneman would like to see tuition go up at public universities. At the same time, he'd have government increase financial aid to poor students.

DAVID BRENEMAN, BROOKINGS INSTITUTE

BRENEMAN: In my view, we have reached a point with the supply if institutions (over 3,000 now in the land) with a commitment to billions of dollars flowing out on the basis of need for students who are low income; and frankly, I think, a clear ability of people in higher income ranges to pay the prices of college that are being charged. We talk a lot about the skyrocketing college costs, but if you look at, you know, the old saw is that the price of a year in college has been roughly the price of a new Ford for the last 40 years; I mean, college has not gone up that much more quickly than other things, and it certainly hasn't outpaced the general rise in income.

So I think we have made, in a time of tight budgets where choices have to be made, I'm arguing that we can go further to guarantee access to higher education by a strategy of somewhat higher tuitions that will be paid for by the upper income families, and they will pay them -- and we redirect our precious and scarce subsidy dollars to those families who cannot afford to pay them, and for the same expenditure in public dollars, we will get more access by targeting and redirecting aid in that way than by trying to keep low tuition. That's a very expensive way to go.

I think when people think of the private colleges in this country, what flashes through their minds is sort of an image of the 30 or 35 highly visible, selective, prestigious, elite, snobbish, wealthy, whatever you want to call it, institutions whose names are well known. But in fact, the private colleges of the land, the seven or eight hundred four year colleges, for example -- the bulk of them are not selective, they are not well endowed, they are not well known. They do have, in many cases, a church relation; in some cases, they do not, but these are institutions which really make up the bulk of the private sector which I think are truly imperiled by these price differences, because I think, apart from size, one can really point to that we do not have in our public institutions, in general, anything analagous to the private four year liberal arts college of 1200 students -- that's something the public sector -- in the public sector, you have universities and community colleges, period.

MERROW: David Breneman, a Senior Fellow in Economic Studies, at the Brookings Institute in Washington, D.C.

REINHARDT: Carl Kaysen argues that public colleges and private ones operate under two different sets of economic rules.

CARL KAYSEN, M.I.T.

KAYSEN: Every student who goes to a state institution gets a subsidy

that amounts to, depending on the institution, someplace from 85 or 90% of the cost of educating him to 40 ot 50% in very high tuition institutions. In fact, it's over 60% in most public institutions -- 75 would be nearer.

And what we're saying is that if the state is operating institutions at two-thirds capacity, it's maintaining more capacity than is needed. Private institutions can't operate at two-thirds capacity, or very few of them are rich enough to do so. If they're in that situation, the lack of tuition will force them to fold. A public institution could operate at two-thirds capacity if the legislature is willing to let it do so. And what we're saying is that it's up to the legislatures; to state higher education boards, but ultimately the legislatures, to look at the need to adjust their capacity at the same time that the market will affect the capacity of the private institutions.

REINHARDT: I have a feeling they will; I can't really imagine a state legislature letting a state college go on operating at two-thirds for very long.

KAYSEN: Well, I hope you're correct. I think it is important to recognize that there are pressures on the legislature to keep institutions open; that for a legislator who has an institution in his district, he likes to see it continue, it's a source of economic activity, of jobs, it's something he values. I think that there is an analagy between the problem of closing military bases when they're no longer needed, and the problem of reducing capacity in the public institutions. It seems to me that the experience with closing military bases suggests that it doesn't always happen automatically just because it would be economical.

MERROW: Dr. Carl Kaysen, a professor at the Massachusetts Institute of Technology, M.I.T., in Boston. He's also Vice Chairman of the Sloane Commission on Government and Higher Education.

REINHARDT: The Sloane Commission Report calls for maintaining choice and access by increasing student aid, increasing the amount a student may borrow, keeping tuition at public colleges at a minimum, particuarly for the first two years -- and doing away with what's called the 'half cost limitation'.

MERROW: That last term -- half cost limitation -- means that a student's Basic Educational Opportunity Grant, which could be as much as $1800, cannot amount to more than half a student's college costs in a year.

REINHARDT: If your public college costs only $2,000, then your basic grant cannot exceed $1,000.

MERROW: The half cost limitation was created to make it easier for students to choose the more expensive private colleges where they could use their full basic grant.

REINHARDT: But critics say it's just been a bureaucratic hassle, and that it's unfair to public colleges.

MERROW: The Sloane Commission wants Congress to increase the maximum

basic grant to $2400, at the same time it gets rid of the half cost limitation, but the Sloane Commission is also saying that every student should pay the first $500 by himself -- no free ride for anybody.

A CHILD'S VIEWS ON FINANCING COLLEGE

CHILD: You're asking me how I could get the money, right?

MERROW: That's right.

CHILD: Well, I think that if I get a job, or if I -- after school, if I get an overtime job or whatever, I could get a little more money so I could go.

MERROW: Are you trying to save money right now?

CHILD: Yes, I am.

MERROW: What do you do -- put the money in a bank account?

CHILD: Yes.

MERROW: How much have you saved so far?

CHILD: Oh ... about $12,000.

MERROW: You're kidding.

CHILD: Well, see, my mother and father have been pitching in a little bit, too.

MERROW: So you think maybe by the time you're ready to go to college -- you're in sixth grade now -- maybe by that time, you'll have enough? College may cost $12,000 a year then.

CHILD: Yeah.

MERROW: That'll only be enough for one year of college. But do you know how many years college is?

CHILD: Four?

MERROW: Right. What do you think you'll do?

CHILD: Just keep on working.

MERROW: I guess you'll have to keep on working.

REINHARDT: States have the primary responsibility for maintaining public colleges, but some of them -- seeing expanding federal student aid programs, have been reluctant to keep up their level of support.

MERROW: If state support wanes, will the federal government put more

money in to student aid?

JAY STAMPEN AND RON FIELD, AMERICAN ASSOC.
OF STATE COLLEGES AND UNIVERSITIES

STAMPEN: The federal government is not going to fill up the cup, you know, to full again, if the state empties it half way; the federal government -- it sees its investment as supplemental, increasingly so. In the early seventies, there was some thought, you know, that it would be good for public institutions to raise tuitions; I think the federal viewpoint is changing now, I think they're looking at it and saying if you do that, you know, we will prevent you from doing it.

MERROW: Jay Stampen, of the American Association of State Colleges and Universities. Barbara talked with Stampen and Ron Field about their approach to maintaining access and choice. Their belief -- tuition must be kept low.

FIELD: Traditionally in this country, the payment for public education -- either elementary, secondary or higher education -- has been considered something that should be paid for by the public through their taxes and as a generational repayment of that opportunity through increased income, and therefore, increased tax payments because of the education one obtained from these services.

REINHARDT: In other words, I as a parent am paying taxes for my own children eventually to go to college, who will eventually pay taxes for their own children.

FIELD: Well, not only that, but you're also -- assuming you went to college, and you're making more money ostensibly because of that, though not necessarily, but you know, ostensibly so -- the fact that you pay more taxes because you earn more also helps to pay for the education you already got if you went to a public institution. That's what we call generational repayment of that service.

And so that was the -- the whole notion of our society was to provide as much opportunity as possible for the greatest number of people. And we have public post secondary institutions that cover a whole range of interests and needs and capabilities, so that there is that opportunity for the greatest number of people. To change that philosophy -- and there are proposals to change that now -- changes the whole American concept of opportunity.

MERROW: Jay Stampen and Ron Field of the American Association of State Colleges and Universities in Washington, D.C.

REINHARDT: The federally run loan programs they criticize are providing two and a half billion dollars in loans this year. Stampen and Field worry that too many graduates end up with huge debts.

MERROW: David Brenneman cites other problems with the two federal loan programs.

BRENNEMAN: Well, what's crazy now is we -- without reference to a student's income, we provide money at -- completely subsidized money during college, and then at 7%, out of college, and you know, any parent in this land who has a child in college who doesn't have -- who hasn't borrowed to the hilt on that program is crazy, because it's an enormous giveaway, and that's in fact, largely what's happening if you look at the figures. So what we would do is do away with the; we would do away with the subsidies entirely, I think, for higher income people, we would certainly do away with the complete subsidy of interest while enrolled, and we would -- I think there's some grounds for some subsidy for some people. I'm not saying we should have just a total market interest rates governing this area. But certainly, less subsidy and less subsidy for the well-to-do, would be the way I would go.

There is a sense, in which if you really want to look at a just society, we lavish an enormous amount of subsidy on that part of our population which, on balance, is the privileged part of the population and will lead privileged lives after college. The group going to college gets an enormous amount of federal and state money lavished upon it, and the group that is in real trouble in this country, who haven't got a prayer of going to college at all, even with aid, the amount of subsidies spent on those people is much, much lower -- so if you really want to address equity issues, we've been playing arund with the fine points of what you might say, stepping back a notch, is a highly inequitable system of essentially helping the privileged enormously, and turning our back increasingly on the underprivileged.

REINHARDT: What about the people who are kind of in between; who are really not teriffically low income, but they're going to have a really hard time affording for their one or two children, at the same time, going through college..

BRENNEMAN: Well, you know, it's funny -- my feeling is that 20 years ago or 30 years ago, families were much more willing, you know, really scrimped, really saved, really sacrificed, it meant something, and they did it. I have the feeling now that a lot of families now are looking at college and saying, "Well, gee, do we really want that, or do we want a new car? And how does that affect our vacations?" Again, I'm not -- I think people are sacrificing much less than they used to, I mean, in some sense, there is much less struggle now to go to college than there was 20, 30, 40 years ago, and I think that takes some of the luster out of college; I think trying to make it easy, making it available for everybody, nobody should suffer, nobody should save, nobody should scrimp, we ought to have it on a silver platter -- I think all of that tends to demean it. You know, the old saw about working your way through school, again, I think that's been much overplayed, and there are certainly some bad aspects to that, but I think that, essentially, when you try to give something away, people will tend to view it as having less value than something they struggle for -- and I think it wouldn't be bad to keep that element of struggle in there.

MERROW: David Brenneman, Senior Fellow in Economics Studies at the Brookings Institute in Washington, D.C.

REINHARDT: Right now, Congress is considering how to change the student aid program. Loan programs are under particular scrutiny because of the cost

of subsidizing them, and because of the student default rate.

MERROW: Congress was aroused when it learned that 17% of the loans were not being paid back. One of the two loan programs has since lowered its default rate to 8%, but the other program's rate has gone up.

CHILD ON SAVING MONEY

CHILD: I haven't saved any; I'm just starting to babysit now, so ...

MERROW: That's a pretty lucrative proposition. How much do you charge per hour?

CHILD: Well, only a dollar. Not much, but ...

MERROW: Let's see, if you babysat for maybe 10 hours a week, how much could you save in 52 weeks -- one year?

CHILD: Five hundred and twenty dollars.

MERROW: Yeah. So it would take quite awhile; if you saved $520 a year for 10 years, how much would you have?

CHILD: Five thousand two hundred.

REINHARDT: Congress may change its approach to student financial aid. But that's not the whole picture. If tuition at public colleges is to be kept low, the states must do their part. After all, we're talking about state colleges, not federal ones.

MERROW: Jay Stampen and Ron Field, who represent the public colleges, explain how states go about financing their colleges.

STAMPEN AND FIELD

STAMPEN: After the legislature considers everything else, then they consider the higher education budget, and then whatever they -- the difference between the cost and whatever the legislature gives the institutions is the tuition rate. That's basically it, in most cases. You know, that's over-simplifying it, but generally, that's the case. There are 17 states now that have attempted to set some kind of formula relationship between tuition and the cost of instruction, but even -- and most of those, you know, they change their minds from year to year.

FIELD: I think from my own perspective, when you talk about 25% cost to the student as opposed to 75% cost to the state, I don't, frankly, see why a student should have to pay any particular fixed amount of cost for a higher education than you would charge them to get an elementary secondary education. You know, there was a time -- again, we go back before World War II when everybody was expected to go to elementary and secondary school, and after you got out of high school, you could get a job, a good job. I mean, to graduate from high school was considered for most people the highest form of education they were ever gonna get -- and it benefitted them greatly to get that. Nobody thought to charge them to go to high school. Maybe I

shouldn't put any ideas in anybody's minds. But ideally, as far as I'm concerned, I'd like to see the cost to the student become less and less, and that opportunity become more and more -- it can only be for the good of the country.

MERROW: Ron Field and Jay Stampen. They work for the American Association of State Colleges and Universities in Washington, D.C. They'd like public colleges to keep their present ratio -- 25% of the costs from the students, 75% from the state treasury.

REINHARDT: At most private colleges, however, tution pays over 60% of the cost. That's why tuition is so much higher at private colleges.

MERROW: Changes are coming in the financial aid pattern, but it's hard to tell which way they'll go. The House of Representatives has approved an increase in the maximum basic grant -- from $1800 to $2400.

REINHARDT: The Administration wants to keep the basic grant as it is, and tighten the loan program. That's part of its strategy to fight inflation.

MERROW: But don't expect radical changes. Federal aid, through college students to colleges has become a way of life. George Koval, Financial Aid Officer at the University of Pennsylvania.

GEORGE KOVAL

KOVAL: Ten, twelve years ago, you used to give financial aid out and people used to say, "Thank you". Now, because you have things like basic grants that are entitlements, you have state scholarship programs because you are reisdents of a state where you're entitled to it, it's now a "This is what you owe me, I'm entitled to it, the law says I should get it" -- and it's sort of a demanding kind of thing now, and I think the so-called middle income plight that we've heard so much about the last few years has changed drastically the whole financial aid concept where ...

At Penn, for instance, we have approximately 50% of the students getting aid, or 50% of our students are on aid, and of those getting aid, about a third of them come from families whose incomes exceed $30,000. So I'm not sure what you classify as middle income, but we think of middle income as somewhere between $17,000 and $30,000 -- so that we're talking about a third of everybody getting aid at Penn comes from incomes above $30,000. So there have been some drastic changes, and there are changes in attitudes of students who come in to see you. It's very rarely you get the person coming back saying, "Hey, thanks!" It's, "Of course I should have gotten it; everybody else is getting it. Why not me?"

MERROW: The choice versus access dilemma won't go away, although factors other than money are going to influence what happens. The decline in the traditional college age population means more competition among all colleges and universities, whether they're public or private.

REINHARDT: There's another variable, however, which might make it easier for colleges to attract millions of new students.

MERROW: In a word ... technology.

REINHARDT: That's our subject on the next OPTIONS IN EDUCATION.

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MERROW: I'm John Merrow.

REINHARDT: This is NPR -- National Public Radio.